

## DETAILED ACTION

### Status of Claims

1. This action is in reply to the application filed on 22 October 2003.
2. Claims 1-11 are currently pending and have been examined.

### Priority

3. Applicant's claim for the benefit of a prior-filed application under 35 U.S.C. 119(e) or under 35 U.S.C. 120, 121, or 365(c) is acknowledged.

### Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

6. Claims 1-5 & 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Peterson et al. (US 5903873) (hereinafter Peterson) in view of Greco et al. (US 5809478) (hereinafter Greco) in view of Borghesi et al. (US 5950169) (hereinafter Borghesi) in view of Chen et al. (US 5504674) (hereinafter Chen) in further view of Igoe (US 2002/0026334 A1) (hereinafter Igoe).
7. **Examiner's Note:** The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified

Art Unit: 3626

citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

**Claim 1****Peterson as shown, discloses the following limitations:**

- *providing each of the plurality of independent insurance agents access to a database of client records, whereby accessing the database requires an authenticated identification code;* (see at least Peterson Column:35 Lines:21-37)
- *enabling each of the independent insurance agents to contact each of the plurality of automobile service vendors through the computing network by selecting one of the plurality of automobile service vendor icons on the display interface* (see at least Peterson Fig:1 Items:10,20,30,40 Fig:5 & related text)

Peterson does not disclose the following limitations, however Greco, as shown does:

- *coupling each of the plurality of independent insurance agents through a computing device having a display interface, to an electronic common area hosted by at least one insurance carrier, through a computing network via a high-speed electronic connection;* (see at least Greco Column:4 Lines:49-52 Fig:3 Items:300-320 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Greco into Peterson. One of ordinary skill in the art would have added this feature into Peterson with the motivation of providing a more cost-effective method for enhanced and efficient communication between independent insurance agents and associated parties. (see at least Greco Column:1 Lines:50-56)

Greco does not disclose the following limitations, however Chen, as shown does:

- *coupling a plurality of automobile service vendors to the electronic common area through a global communications network, the automobile service vendors including at least one of auto repair*

Art Unit: 3626

*shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;* (see at least Chen Fig:7 Items:601-645 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Chen into Greco. One of ordinary skill in the art would have added this feature into Greco with the motivation of enabling increased efficiency and accuracy in communication with insurance agents and parties involved in automobile repair, rental, and replacement. (see at least Chen Column:2 Lines:65-67 Column:1 Lines:1-4)

Chen does not disclose the following limitations, however Igoe, as shown does:

- *providing a user interface to the display interface of the computing device, the user interface displaying a plurality of icons representing the plurality of automobile service vendors;* (see at least Igoe Fig:4 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Igoe into Chen. One of ordinary skill in the art would have added this feature into Chen with the motivation to greatly reduce the cost involved with auto insurance processing, while improving the accuracy of communication between parties involved in automobile insurance. (see at least Igoe [0006])

Igoe does not disclose the following limitations, however Borghesi, as shown does:

- *enabling the plurality of automobile service vendors to enter vendor information and to update vendor information in the electronic common area, the vendor information including at least one of location, services offered, and service pricing information;* (see at least Borghesi Fig:12 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Borghesi into Igoe. One of ordinary skill in the art would have added this feature into Igoe with the motivation of providing an improved method and system for efficiently performing all the necessary processing involved with auto insurance from one location. (see at least Borghesi Column:3 Lines:18-29)

## **Claim 2**

The combination of Peterson/Greco/Chen/Igoe/Borghesi disclose all of the limitations of claim 1.

Peterson further discloses the following limitation:

Art Unit: 3626

- *providing insurance related software applications to each of the plurality of independent insurance agents over the computing network* (see at least Peterson Column:8 Lines:27-60)

#### **Claim 3**

The combination of Peterson/Greco/Chen/Igoe/Borghesi disclose all of the limitations of claim 1. Peterson further discloses the following limitation:

- *using digital certificates to provide security over the computing network* (see at least Peterson Column:13 Lines:12-27, 48-53)

#### **Claim 4**

The combination of Peterson/Greco/Chen/Igoe/Borghesi disclose all of the limitations of claim 1. Greco further discloses the following limitation:

- *coupling through a dedicated communication system using frame routers* (see at least Greco Column:5 Lines:6-17)

It would have been obvious to one of ordinary skill in the art to add the feature of Greco into Peterson/Greco/Chen/Igoe/Borghesi. One of ordinary skill in the art would have added this feature into Peterson/Greco/Chen/Igoe/Borghesi with the motivation of providing a more cost-effective method for enhanced and efficient communication between independent insurance agents and associated parties. (see at least Greco Column:1 Lines:50-56)

#### **Claim 5**

The combination of Peterson/Greco/Chen/Igoe/Borghesi disclose all of the limitations of claim 1. Igoe further discloses the following limitation:

- *the step of coupling the agents through a global communications network connection* (see at least Igoe Fig:8A & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Igoe into Peterson/Greco/Chen/Igoe/Borghesi. One of ordinary skill in the art would have added this feature into Peterson/Greco/Chen/Igoe/Borghesi with the motivation to greatly reduce the cost involved with auto insurance processing, while improving the accuracy of communication between parties involved in automobile insurance. (see at least Igoe [0006])

**Claim 7**

The combination of Peterson/Greco/Chen/Igoe/Borghesi disclose all of the limitations of claim 6. Borghesi further discloses the following limitation:

- *providing a high-speed electronic connection between the plurality of independent insurance agents and the plurality of automobile service vendors whereby the high-speed electronic connection comprises frame relays and a global communications network connection; (see at least Borghesi Claim:1)*

It would have been obvious to one of ordinary skill in the art to add the feature of Borghesi into Peterson/Greco/Chen/Igoe. One of ordinary skill in the art would have added this feature into Peterson/Greco/Chen/Igoe with the motivation of providing an improved method and system for efficiently performing all the necessary processing involved with auto insurance from one location. (see at least Borghesi Column:3 Lines:18-29)

**Claim 11**

**Peterson as shown, discloses the following limitations:**

- *a database coupled to the communications network that contains client records to which separate access is provided to independent insurance agents having proper and authenticated identification; (see at least Peterson Column:35 Lines:21-37)*

Peterson does not disclose the following limitations, however Greco, as shown does:

- *means for connecting the plurality of independent insurance agents to a plurality of automobile service vendors through a computing device having a display interface; (see at least Greco Column:4 Lines:49-52 Fig:3 Items:300-320 & related text)*
- *wherein the means for connecting includes means for providing an electronic common area between the plurality of independent insurance agents and the plurality of automobile service vendors; (see at least Greco Column:4 Lines:49-52 Fig:3 Items:300-320 & related text)*

It would have been obvious to one of ordinary skill in the art to add the feature of Greco into Peterson. One of ordinary skill in the art would have added this feature into Peterson with the motivation of providing a more cost-effective method for enhanced and efficient communication

Art Unit: 3626

between independent insurance agents and associated parties. (see at least Greco Column:1 Lines:50-56)

Greco does not disclose the following limitations, however Chen, as shown does:

- *the plurality of automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;* (see at least Chen Fig:7 Items:601-645 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Chen into Greco. One of ordinary skill in the art would have added this feature into Greco with the motivation of enabling increased efficiency and accuracy in communication with insurance agents and parties involved in automobile repair, rental, and replacement. (see at least Chen Column:2 Lines:65-67 Column:1 Lines:1-4)

Chen does not disclose the following limitations, however Igoe, as shown does:

- *the electronic common area including a user interface to the display interface of the computing device for displaying a plurality of automobile service vendor icons;* (see at least Igoe Fig:4 & related text)
- *means for allowing the plurality of independent insurance agents to select a plurality of automobile service vendors from the electronic common area by selecting one of the plurality of automobile service vendor icons on the display interface,;* (see at least Igoe Fig:4 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Igoe into Chen. One of ordinary skill in the art would have added this feature into Chen with the motivation to greatly reduce the cost involved with auto insurance processing, while improving the accuracy of communication between parties involved in automobile insurance. (see at least Igoe [0006])

Igoe does not disclose the following limitations, however Borghesi, as shown does:

- *wherein selecting an automobile service vendor icon provides vendor information including at least one of location, services offered, and service pricing information;* (see at least Borghesi Fig:12 & related text)

Art Unit: 3626

It would have been obvious to one of ordinary skill in the art to add the feature of Borghesi into Igoe. One of ordinary skill in the art would have added this feature into Igoe with the motivation of providing an improved method and system for efficiently performing all the necessary processing involved with auto insurance from one location. (see at least Borghesi Column:3 Lines:18-29)

8. Claims 6,8, & 9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Peterson in view of Greco in view of Chen in further view of Igoe.

**Claim 6**

**Peterson as shown, discloses the following limitations:**

- *providing as part of the communications network a database having client records and requiring an identification code with which the database can be accessed;* (see at least Peterson Column:35 Lines:21-37)

Peterson does not disclose the following limitations, however Greco, as shown does:

- *providing as part of the communications network an electronic common area, hosted by at least one insurance carrier, between the plurality of independent insurance agents and the plurality of automobile service vendors;* (see at least Greco Column:4 Lines:49-52 Fig:3 Items:300-320 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Greco into Peterson. One of ordinary skill in the art would have added this feature into Peterson with the motivation of providing a more cost-effective method for enhanced and efficient communication between independent insurance agents and associated parties. (see at least Greco Column:1 Lines:50-56)

Greco does not disclose the following limitations, however Chen, as shown does:

- *providing a communications network that connects the plurality of independent insurance agents to a plurality of automobile service vendors through a computing device having a display interface, the automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;* (see at least Chen Fig:7 Items:601-660 & related text)

Art Unit: 3626

It would have been obvious to one of ordinary skill in the art to add the feature of Chen into Greco. One of ordinary skill in the art would have added this feature into Greco with the motivation of enabling increased efficiency and accuracy in communication with insurance agents and parties involved in automobile repair, rental, and replacement. (see at least Chen Column:2 Lines:65-67 Column:1 Lines:1-4)

Chen does not disclose the following limitations, however Igoe, as shown does:

- *providing a user interface to the display interface of the computing device, the user interface displaying a plurality of icons that represent the plurality of automobile service vendors; (see at least Igoe Fig:4 & related text)*
- *allowing the plurality of independent insurance agents to select a plurality of automobile service vendors from the electronic common area by clicking on the icons that represent the insurance related vendor services and the plurality of automobile service vendors on the display interface (see at least Igoe Fig:4 & related text)*

It would have been obvious to one of ordinary skill in the art to add the feature of Igoe into Chen. One of ordinary skill in the art would have added this feature into Chen with the motivation to greatly reduce the cost involved with auto insurance processing, while improving the accuracy of communication between parties involved in automobile insurance. (see at least Igoe [0006])

#### **Claim 8**

The combination of Peterson/Greco/Chen/Igoe disclose all of the limitations of claim 6. Peterson further discloses the following limitation:

- *providing network security using digital certificates to identify the plurality of independent insurance agents, and the plurality of automobile service vendors before allowing access to the electronic common area; (see at least Peterson Column:13 Lines:12-27, 48-53)*

#### **Claim 9**

**Peterson as shown, discloses the following limitations:**



Art Unit: 3626

- *a database coupled to the communications network that contains client records to which separate access is provided to independent insurance agents having a proper identification code; (see at least Peterson Column:35 Lines:21-37)*
- *an insurance agent interface that allows each of the plurality of independent insurance agents having the proper identification code to select a plurality of automobile service vendors from the electronic common area and obtain access to the database by selecting one of the plurality of automobile service vendor icons on the display interface; (see at least Peterson Fig:4 & related text)*

Peterson does not disclose the following limitations, however Greco, as shown does:

- *an electronic common area in the communications network and hosted by at least one insurance carrier that connects the plurality of independent insurance agents and the plurality of automobile service vendors, (see at least Greco Column:4 Lines:49-52 Fig:3 Items:300-320 & related text)*

It would have been obvious to one of ordinary skill in the art to add the feature of Greco into Peterson. One of ordinary skill in the art would have added this feature into Peterson with the motivation of providing a more cost-effective method for enhanced and efficient communication between independent insurance agents and associated parties. (see at least Greco Column:1 Lines:50-56)

Greco does not disclose the following limitations, however Chen, as shown does:

- *a communications network that connects the plurality of independent insurance agents to a plurality of automobile service vendors through a computing device having a display interface, the automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts; (see at least Chen Fig:7 Items:601-660 & related text)*

It would have been obvious to one of ordinary skill in the art to add the feature of Chen into Greco. One of ordinary skill in the art would have added this feature into Greco with the motivation of enabling increased efficiency and accuracy in communication with insurance agents and parties

Art Unit: 3626

involved in automobile repair, rental, and replacement. (see at least Chen Column:2 Lines:65-67 Column:1 Lines:1-4)

Chen does not disclose the following limitations, however Igoe, as shown does:

- *the electronic common area including a user interface to the display interface of the computing device, the user interface displaying a plurality of automobile service vendor icons representing vendor information for the plurality of automobile service vendors, the vendor information including at least one of location, services offered, and service pricing information; and (see at least Igoe Fig:4 & related text)*

It would have been obvious to one of ordinary skill in the art to add the feature of Igoe into Chen. One of ordinary skill in the art would have added this feature into Chen with the motivation to greatly reduce the cost involved with auto insurance processing, while improving the accuracy of communication between parties involved in automobile insurance. (see at least Igoe [0006])

9. Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over Peterson in view of Greco in further view of Chen.

#### **Claim 10**

**Peterson as shown, discloses the following limitations:**

- *means for enabling each of the independent insurance agents to contact each of the plurality of automobile service vendors through the computing system, the means for enabling including selecting at least one of a plurality of automobile service vendor icons displayed on the display interface; (see at least Peterson Fig:1 Items:10,20,30,40 Fig:5 & related text)*

Peterson does not disclose the following limitations, however Greco, as shown does:

- *a high-speed electronic connection for coupling each of the plurality of independent insurance agents through a computing system having a display interface to an electronic common area hosted by at least one insurance carrier; (see at least Greco Column:4 Lines:49-52 Fig:3 Items:300-320 & related text)*

It would have been obvious to one of ordinary skill in the art to add the feature of Greco into Peterson. One of ordinary skill in the art would have added this feature into Peterson with the

Art Unit: 3626

motivation of providing a more cost-effective method for enhanced and efficient communication between independent insurance agents and associated parties. (see at least Greco Column:1 Lines:50-56)

Greco does not disclose the following limitations, however Chen, as shown does:

- *a computer network in communication with the high-speed electronic connection that electronically links a plurality of automobile service vendors to the electronic common area, the plurality of automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;* (see at least Chen Fig:7 Items:501-660 & related text)

It would have been obvious to one of ordinary skill in the art to add the feature of Chen into Greco. One of ordinary skill in the art would have added this feature into Greco with the motivation of enabling increased efficiency and accuracy in communication with insurance agents and parties involved in automobile repair, rental, and replacement. (see at least Chen Column:2 Lines:65-67 Column:1 Lines:1-4)

### Conclusion

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **Rajiv J. Raj** whose telephone number is **571-270-3930**. The Examiner can normally be reached on Monday-Friday, 7:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **Luke Gilligan** can be reached at **571.272.6770**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR

Art Unit: 3626

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Any response to this action should be mailed to:

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Date: 06/18/08

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